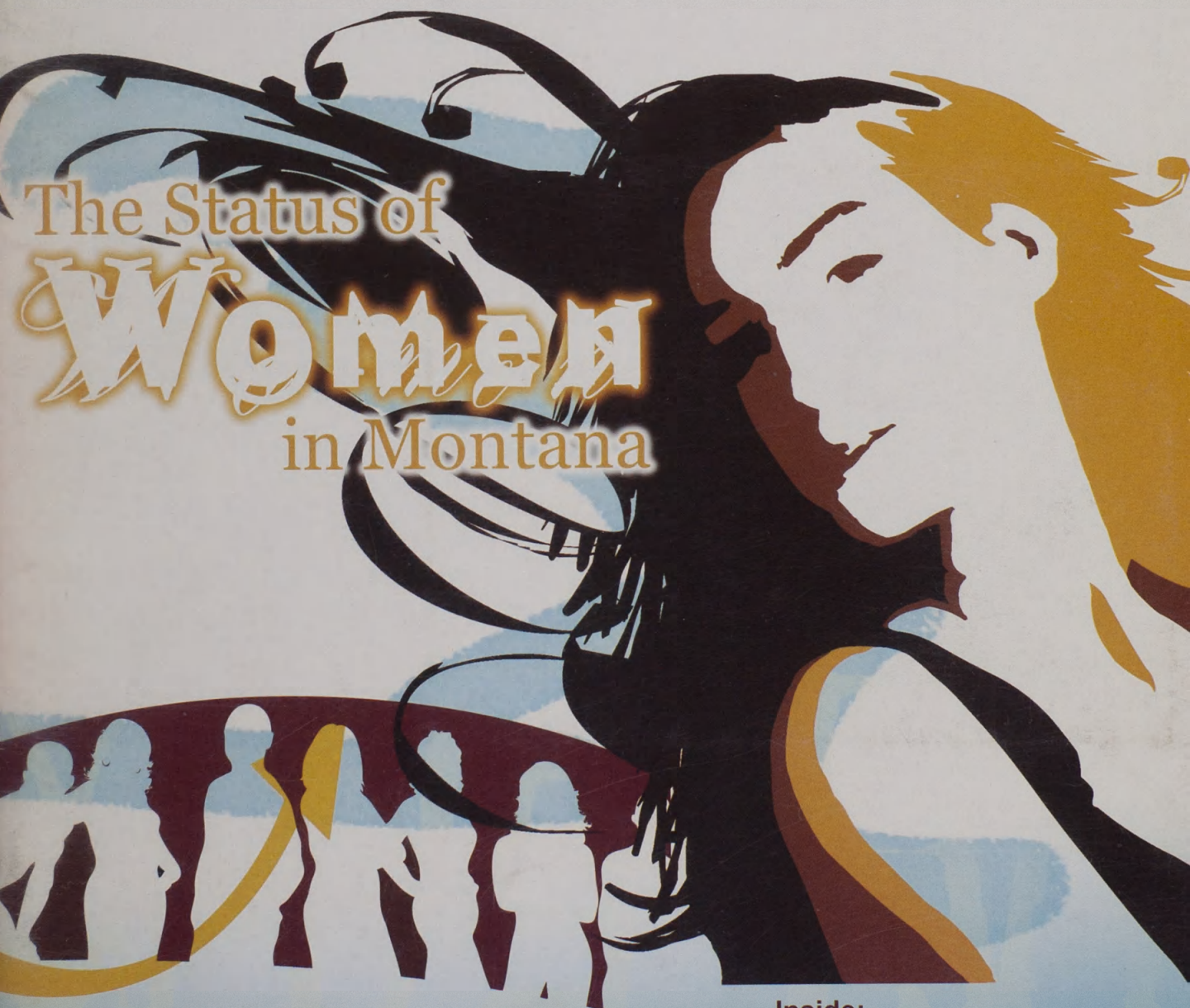


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MONTANA BUSINESS QUARTERLY

VOLUME 43, NUMBER 4, WINTER 2005

The Status of **Women** in Montana



Inside:

- Migration Trends
- Benefits Survey
- MBQ Index

Business Quarterly

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The Bureau of Business and Economic Research is the research and public service branch of The University of Montana's School of Business Administration.

The Bureau is involved in a wide variety of activities, including economic analysis and forecasting; health care, forest products, and manufacturing industry research; and survey research. The latest information about these topics is published regularly in the Bureau's award-winning magazine, the *Montana Business Quarterly*, which is partially supported by Wells Fargo.

The Bureau's Economics Montana forecasting system provides public and private decision makers with reliable forecasts and analysis. These state and local area forecasts are the focus of the annual series of Economic Outlook Seminars, cosponsored by First Interstate Bank, the Bureau, and respective Chambers of Commerce in Billings, Bozeman, Butte, Great Falls, Helena, Kalispell, and Missoula.

The Montana Poll, a quarterly public opinion poll, questions Montanans about their views on a variety of economic and social issues. The Bureau also conducts contract survey research and offers a random-digit dialing program for survey organizations in need of random telephone samples.

The Health Care Industry Research Program examines markets, trends, industry structure, costs, and other high visibility topics in this important Montana industry.

Research on the forest products industry has long been an important part of Bureau operations. While emphasis is placed on Montana's industry, the cooperative research with the U.S. Forest Service involves most of the western states. A recently-formed research consortium including the Bureau, the Forest Products Department at the University of Idaho, and the Wood Materials and Engineering Laboratory at Washington State University addresses forest operations and utilization problems unique to the Inland Northwest.

The Bureau, in cooperation with Montana Business Connections, recently expanded the scope of its ongoing wood products manufacturing research to include all of Montana's manufacturing industries. Through this program, a comprehensive statewide electronic information system will be developed.

Bureau personnel continually respond to numerous requests for local, state, and national economic data. Don't hesitate to call on Bureau staff members if they can be of service to you.

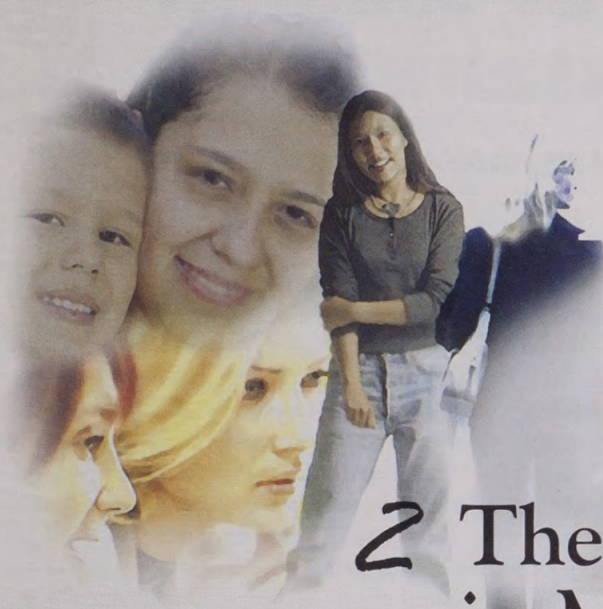


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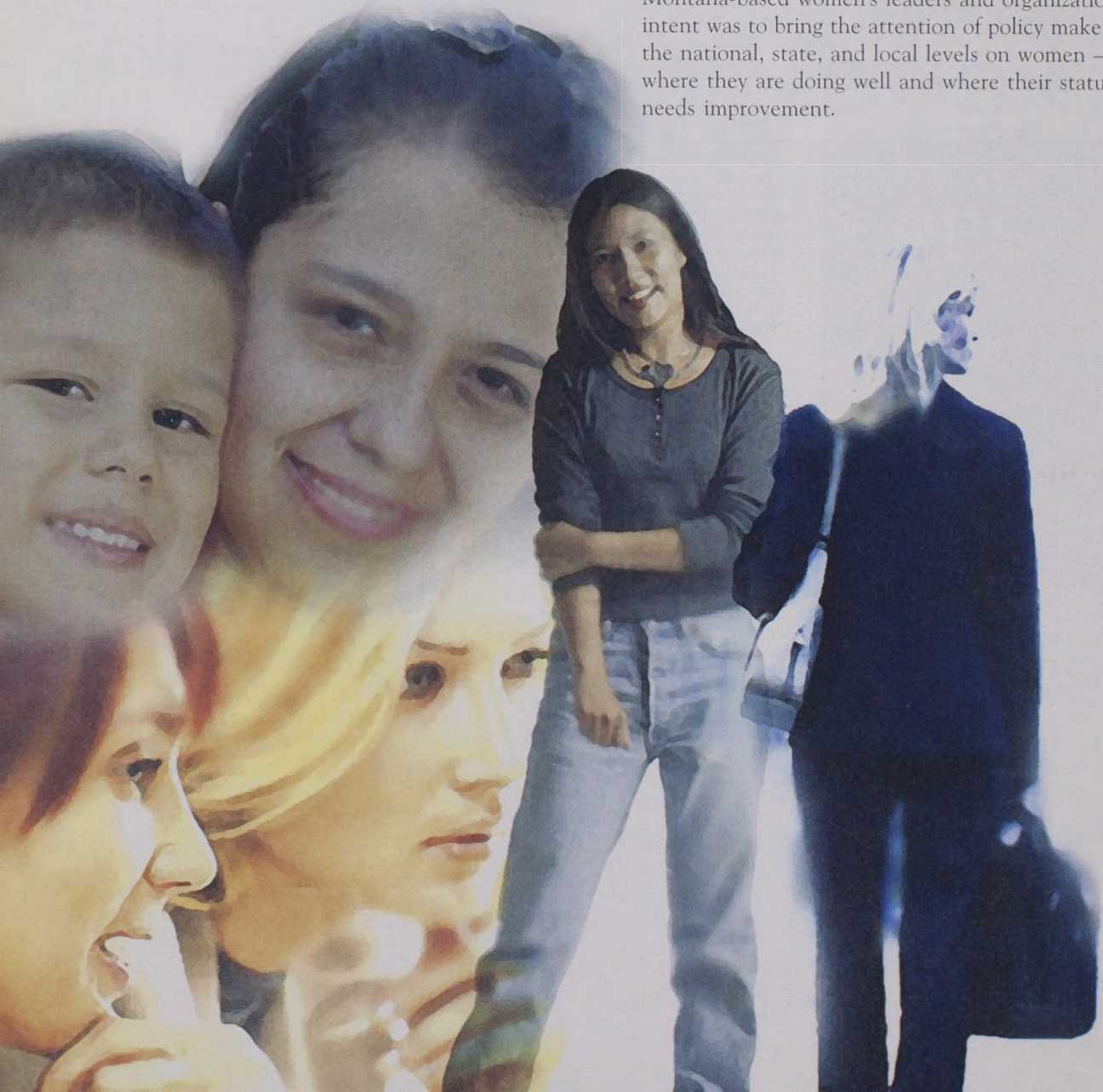
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The Status of Women in Montana

by Daphne Herling and Christine Gordon

Women make up 50.1 percent of Montana's population, very near the national percentage of 50.8, so it is important to track how they're doing in terms of employment, earnings, poverty, family status, and health.

A national study on the status of women in all states is periodically undertaken by the Institute of Women's Policy Research (IWPR) (www.iwpr.org), and in 2004 they produced a report with detailed numbers for Montana. "The Status of Women in Montana," was undertaken in partnership with Montana-based women's leaders and organizations. Its intent was to bring the attention of policy makers at the national, state, and local levels on women – where they are doing well and where their status needs improvement.



Throughout America in the 20th century, there is no doubt that women made significant gains socially, economically, and politically. In Montana, women achieved several firsts over the past 200 years, from Sacagawea helping the Lewis and Clark expedition find its way across the continent to Jeannette Rankin's election as the nation's first congresswoman. Historically, Native American women often wielded considerable power within their tribes until colonialism wreaked havoc on their economic, social, and political well-being. Then the European women who arrived in Montana played a significant role in creating communities and economically viable ways to make a living. Countless Montana women still work side by side with men in the hard physical labor of making a living in a tough place.

Today, women in Montana do well in some indicators and poorly in others. The following article covers only a portion of the information included in the IWPR report, but it highlights broad areas that show how this state compares with the nation. Because Native American women represent Montana's first women and are the largest minority in the state, a separate section is included assessing their status. In the demographic section, women of different ethnic backgrounds are listed to indicate the groups that make up the total number of women in Montana. Other sections, unless noted, refer to all women in Montana.

Demographics

According to the 2004 U.S. Census, there are 460,084 women in the state of Montana, up from 403,296 in 1990 – or a 14 percent increase. (Table 1) The total population increased by 12.8 percent in the same period. White women make up the largest number (89.5 percent), with Native American women the second largest group (5.9 percent). Other ethnic groups are relatively small in number, and account for the remaining 4.6 percent of women in the state. The median age of Montana women is only slightly higher than the national average; there is, however, a greater percentage of women over age 65 in the state than nationally, 15 percent in Montana versus 14.2 percent nationally. It is not surprising that one of the largest numerical spreads in the demographics of women in Montana versus

Table 1
Basic Demographic Statistics for Women in Montana and the United States

	Montana	United States
Total Population, 2003	917,621	290,809,777
Number of Women, All Ages, 2003	460,084	147,772,517
White	89.50%	69.30%
African American	0.20%	12.40%
Hispanic	2.10%	12.00%
Asian American	0.60%	3.80%
Native American	5.90%	0.70%
Other/Two or More	1.70%	1.90%
Median Age of All Women, 2000	38.5	36.6
Proportion of Women over age 65, 2003	15.00%	14.20%
Proportion of Women Living in Metropolitan Areas, All Ages 2000	34.20%	81.70%
Percent of Federal and State Prison Population Who Are Women, 2000	10.50%	6.80%

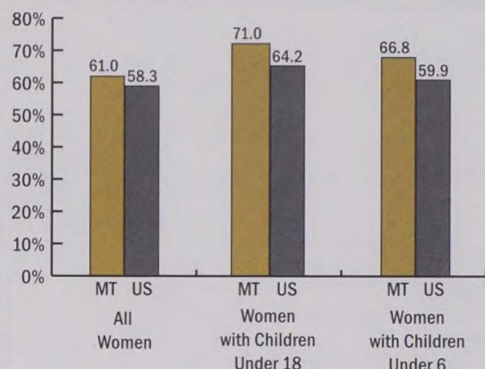
Source: Institute for Women's Policy Research, www.iwpr.org.

Table 2
Distribution of Family Types, 2000

Distribution of Women Aged 15 and Older by Marital Status	Montana	United States
Married	57.70%	54.60%
Single	20.40%	24.10%
Widowed	10.40%	10.50%
Divorced	11.60%	10.80%
Percent of Families with Children Under Age 18 Headed by Women	18.40%	20.90%
Proportion of Married Couple Families	54.10%	52.50%
Proportion of Female Headed Families	8.70%	11.80%

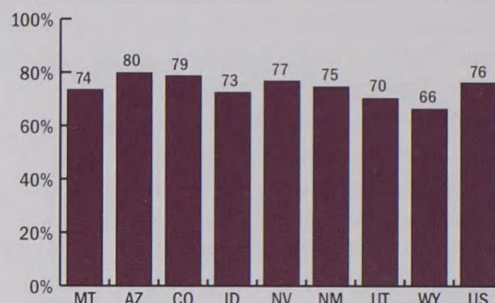
Source: Institute for Women's Policy Research, www.iwpr.org.

Figure 1
Labor Force Participation Rates
Among Women in Montana
and the U.S., 2000



Source: Institute for Women's Policy Research, www.iwpr.org

Figure 2
Ratio of Women's to Men's Full Time/Year Round
Median Annual Earnings in the
Mountain West Region, 2002 (2003 dollars)



Source: Institute for Women's Policy Research, www.iwpr.org

those in the nation as a whole is the number of women living in metropolitan areas (large, densely populated cities or towns). Nationally, the number is 81.7 percent; in Montana, just 34.2 percent of women live in metro areas.

Employment and Earnings

Although women's participation rate in the work force has been above 50 percent since 1981, it had grown to 61 percent by 2000, slightly above the national rate of 58.3 percent. (Figure 1) In 2002, the unemployment rate among women over age 16 in Montana was lower than that for men – 5.4 percent

for men against 3.8 percent for women. This is a bigger gap than that found in national unemployment rates for men and women, 5.9 percent and 5.6 percent respectively. Although unemployment is relatively low in Montana compared to the nation, the fact that jobs are available does not necessarily make up for the low wages women earn in Montana. In 2002, Montana ranked 50th out of 51 states for women's median annual earnings and last among eight states in the Mountain West region (Arizona, Colorado, Idaho, Montana, New Mexico, Nevada, Utah and Wyoming). The 2002 median annual earnings for women in Montana was \$24,400 compared to \$30,100 in the United States as a whole.

Table 3
Women's Earnings in Montana by
Educational Attainment, 1999
(2003 dollars)

Educational Attainment	Women's Median Annual Earnings, 1999
Less than 12th Grade	\$15,700
High School Only	\$19,900
Some College	\$22,100
College (2 or 4 year degree)	\$27,600
College Plus	\$38,700

Source: Institute for Women's Policy Research, www.iwpr.org.

Table 4
Women-Owned Firms in Montana
and the United States, 1997

	Montana	United States
Number of Women-Owned Firms	22,404	5,417,034
Percent of all Firms That are Women-Owned	23.90%	26.00%
Total Sales and Receipts (in billions, 2003 dollars)	\$2.30	\$938.50
Number Employed by Women-Owned Firms	22,240	7,076,081

Source: Institute for Women's Policy Research, www.iwpr.org.

Nationally, the median wages for women who work full-time all year are 76.2 percent of those paid to men – in other words, women earn about 76 cents for every dollar men earn. A comparison between men's and women's earnings in Montana shows that women earn about 73.5 percent of what men are paid. Figure 2 shows the difference between the earnings of men and women in the eight Mountain West states.

The level of education attained by women directly relates to their median annual earnings and is demonstrated in Table 3, which shows a \$23,000 difference in median annual earnings between a woman with less than a 12th grade education and a woman with a graduate school degree.

Women own businesses in Montana at slightly lower than the national rate (Table 4) and Montana ranks 41st in the nation and sixth regionally in the number of women-owned firms. Looking at these numbers, we see that these firms are not a significant source of employment in the state. They include only the owner or only the owner and one other worker. However, they do account for \$2.3 billion in sales and receipts.

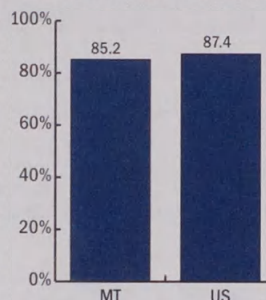
Social and Economic Status

In Montana, 85.2 percent of all women live above the federal poverty line. (Figure 3) Government guidelines set the poverty level at an income of \$9,570 per year for a single person or \$12,830 for two people; the amount increases with family size. The number of women in Montana living above the poverty line is lower than the national rate of 87.4 percent. That gives the state a ranking of 40th out of 51 states, and tells us that a larger number of Montana women live below the poverty level than in most other states. When we look at poverty rates for selected family types, we see that single women with children and single women overall fare worse than do other families. (Figure 4) The only family type that does worse than single women with children – with a 34.1 percent poverty rate – are single men with children, with a poverty rate of 35.6 percent. Both these Montanan family categories, single women with children and single men with children, fare worse than their national peers, who report poverty rates of 28.9 percent and 28.5 percent respectively.

Political Participation

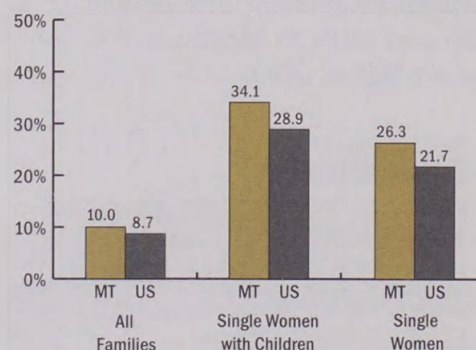
One area where Montana women rank well when compared to the nation overall is in political participation as measured by voter registration and voter turnout. Just over 72 percent of women in the state

Figure 3
Percent of Women Living Above the Poverty Line in Montana and the United States, 1999



Source: Institute for Women's Policy Research, www.iwpr.org

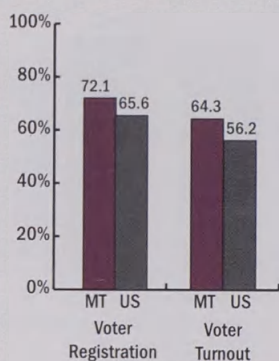
Figure 4
Poverty Rates for Selected Family Types in Montana and the United States, 1999



Source: Institute for Women's Policy Research, www.iwpr.org

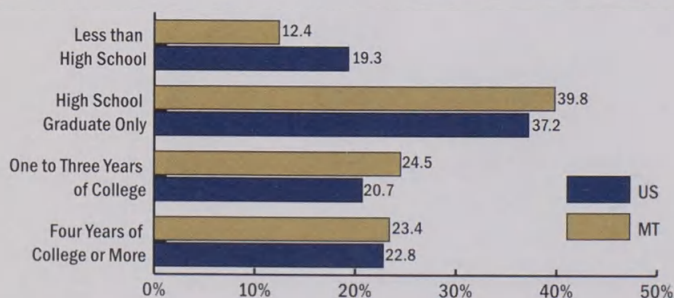
registered to vote in 2000, against 65.6 percent nationally. (Figure 5) These numbers placed Montana 11th among all states and first in the Mountain West region. In the same year, 64.3 percent of women reported that they actually cast ballots on Election Day, compared to 56.2 percent of women in the nation. Again, Montana ranks high nationally and regionally for this indicator – at ninth nationally in voter participation and second regionally. Women tend to have higher voter registration and turnout rates than men and this holds true in Montana. In 2000, 68 percent of men registered to vote and 60.1 percent reported that they voted.

Figure 5
Voter Registration and Turnout
for Women in Montana and
the United States, 2000



Source: Institute for Women's Policy Research, www.iwpr.org.

Figure 6
Educational Attainment of Women
Aged 25 and Older in Montana and
the United States, 2000



Source: Institute for Women's Policy Research, www.iwpr.org.

Table 5
Prenatal Care, Infant Mortality, and
Low Birth Weight in Montana
and in the United States, 2001

	Montana	United States
Percent of Mothers Beginning Prenatal Care in the First Trimester of Pregnancy	83%	83%
Infant Mortality Rate (deaths of infants under age one per 1,000 live births)	7.3	6.8
Percent of Low Birth Weight Babies (Less than 5 lbs, 8 oz.)	6.90%	7.70%

Source: Institute for Women's Policy Research, www.iwpr.org.

Education

Another measurement where Montana fares well is in the number of women who have graduated from high school. Figure 6 shows that 39.8 percent of women in the state have achieved this level of education, compared to 37.2 percent in the country as a whole. Montana women also do better than their national peers in the number who achieve one to three years of college and four or more years of college.

Health and Well-Being

Montana has done good work in several health indicators for young mothers and their infants. (Table 5) Eighty-three percent of all mothers in Montana begin their prenatal care in the first trimester of pregnancy, the same as the national rate. Montana's infant mortality rate remained at or below the national rate between 1990 and 2000. The same trend held true during those years for the number of low birth weight babies born in Montana. However, since 2000, the infant mortality rate in Montana has been above the national rate, while the rate of low birth weight babies remains below the national rate. (www.aecf.org)

Access to health insurance is a key indicator of a person's ability to maintain good health, and women in Montana are about as likely as women elsewhere in the nation to have health insurance. (Table 6) This holds for all sources of health insurance, whether private or public. Because most people access health insurance through their employer, and low-wage, part-time jobs seldom come with benefits such as health insurance, it is clear that lower-income women lack health insurance at far higher rates than other women. In Montana, 30.2 percent of low-income women do not have health insurance from any source. Low income is defined as less than 200 percent of the federal poverty line, or \$30,400 for a family of three in 2003.

Looking at Table 7, which measures overall health and well-being of women in Montana, it is evident that Montana ranks near the top when compared to other states – ranking 13th overall in the composite health and well-being index. On this same index, Montana ranks third in the Mountain West region. This table uses many different measures of women's health: mortality rates from different causes, disease incidence, mental health status, and self-reported health-related limitations. The only two indicators where Montana falls below other states are for the

Table 6
Percent of Women (18 to 64) Without Health Insurance and
With Different Sources of Health Insurance in
Montana and the United States, 2001 - 2002

	Montana		United States	
	Women	Low-Income Women	Women	Low-Income Women
Percent Uninsured	17.50%	30.20%	17.70%	35.20%
Percent with Medicaid	8.90%	20.00%	8.60%	22.30%
*Percent with Private/Other	73.60%	49.70%	73.70%	42.60%

Note: Low-income is defined as less than 200 percent of the federal poverty line.

*Includes employer-based coverage, other private insurance, and other public insurance, such as Medicare and military-related coverage.

Source: Institute for Women's Policy Research, www.iwpr.org.

number of women dying from lung cancer or as a result of suicide. Montanan women are less likely than their national peers to report a high number of days per month when their mental health was not good or when their health limited activity. The mental health statistic seems incongruous beside the number of women dying from suicide, as suicide is an indicator used to measure poor mental health.

Native American Women

Although white women make up the largest number of women in Montana, Native American women represent the next largest ethnic group, with 5.9 percent of women in the state. This proportion is the fifth highest in all states, with only Arkansas, New Mexico, South Dakota, and Oklahoma having higher percentages of Native American women.

Table 7
Health and Well-Being of Women: Montana and National

Indicators	State Figure	National Figure	National Rank (out of 51)	Regional* Rank (out of 8)
Composite Health and Well-Being Index			13	3
Average Annual Mortality Rate Among Women from Heart Disease (per 100,000, 1999-2001)	159	211.5	6	3
Average Annual Mortality Rate Among Women from Lung Cancer (per 100,000, 1999-2001)	43	41	31	7
Average Annual Mortality Rate Among Women from Breast Cancer (per 100,000, 1999-2001)	23.9	26.5	9	5
Percent of Women Who Have Been Told They Have Diabetes (2001)	6.20%	6.50%	23	6
Average Annual Incidence Rate of Chlamydia Among Women (per 1,000, 2002)	406.4	455.4	18	4
Average Annual Incidence Rate of AIDS Among Women (per 1,000, 2001)	0.8	9.1	4	3
Average Number of Days Per Month on Which Women's Mental Health is Not Good (2000)	3	3.8	5	1
Average Annual Mortality Rate Among Women from Suicide (per 1,000, 1999-2001)	5.7	4	43	1
Average Number of Days Per Month on Which Women's Activities are Limited by Their Health (2000)	3.1	3.5	10	2

* Mountain West Region (AZ, CO, ID, MT, NM, NV, UT, and WY)
 Source: Institute for Women's Policy Research, www.iwpr.org.

Table 8
Selected Indicators for Native American Women in Montana

Indicator	Montana	U.S.
Percent of Women who are Native American, 2000	5.90%	
Labor Force Participation Rates among Native American Women, 2000	57.20%	
Percent of Women Holding Managerial or Professional Positions who are Native Americans, 2000	32.00%	
Median Annual Earning for Native American Women, 1999 (2003 dollars)	\$22,100	\$25,500
Poverty Rates for Native American Women in Montana, 2000	58.80%	
Poverty Rates for Native American single-mother families, 2000	51.90%	37.80%
Percent of Native American Women Achieving College Education, 2000	21%	19.80%
Average Annual Mortality Rates Among Indian Women from Heart Disease (Per 100,000), 2000	186	
Average Annual Mortality Rates Among Indian Women from Lung Cancer (Per 100,000), 2000	97.5	

Source: Institute for Women's Policy Research, www.iwpr.org.

In Montana, Native American women who work full-time, year-round receive the same median annual earnings as their white peers. Approximately 57.2 percent of Native American women participate in the labor force and 32 percent hold managerial or professional positions. However, these numbers have to be juxtaposed against the low annual earnings of all women in Montana. Just as the state does poorly on this measure for all women, it ranks 39th out of 43 states nationally for full-time, year-round earnings by Native American women. The median annual earnings in 1999 for all Native women nationwide was \$25,500.

Poverty rates of 58.8 percent for all Native American women in Montana compare unfavorably with their white counterparts; only Hispanic women have a higher poverty rate – 77.7 percent. (Table 8) When looking at Native American single-mother families in Montana, the poverty rate of 51.9 percent is much higher than the national rate for Native American single-mother families of 37.8 percent. Again, only Hispanic single-mother families fare worse in Montana, with a poverty rate of 54.5 percent.

Native American women in Montana do better

than their national peers in achieving a college education, with 21 percent going to college compared to 19.8 percent nationally.

Native American women are not accessing prenatal care within the first trimester of pregnancy at the same rate as other women in the state. Only 64 percent receive this care, much lower than the 86 percent of white women and 80 percent of Hispanic women who get early medical attention during pregnancy. The percent of low birth weight babies born to Native American women does not significantly differ from the rate among all women in Montana.

Many of the indicators measuring the health and well-being of all Montanan women are not available for Native American women. However, those indicators that can be calculated show that Native American women are not doing well. The average annual mortality rates among Indian women from heart disease and lung cancer are 186 per

100,000 population and 97.5 per 100,000, respectively.

Women contribute in countless ways to the economic, social, and political vibrancy of Montana, and their contributions will only continue to grow. The Institute for Women's Policy Research report used in this article is an important piece to ensure that the status of Montanan women is tracked by key decision makers so that policies supporting women's well-being can be approved and past inequities can be addressed. In regards to women's well-being, Montana does well in many areas and exceptionally well in areas such as political participation, college education, and a low incidence of AIDS and mortality from heart disease. Opportunities for our young women continue to open as the state's unemployment levels continue to fall. However, we must keep working on some areas so that Montana receives the full benefit of participation by all women. □

Daphne Herling is the Montana KIDS COUNT director of development and community research. Christine Gordon is a research assistant with Montana KIDS COUNT.

New Neighbors in the 'Hood

Where Do They Come From?

by James T. Sylvester

The buzz begins the moment a new family moves into the neighborhood. Who are these interlopers? Where did they come from? Are they Californians who cashed out their house and moved to Montana? Are they Lone Eagles who telecommute to a Wall Street job?

More times than not, these exotic explanations are just that – far-flung and far from the truth. Those new neighbors? They probably came from Helena, or at most, Spokane.

The recent growth in new (and mostly expensive) housing has also led to stories about great influxes of new residents. It is an often-forgotten fact, though, that people also leave our communities. There can be a very robust real estate market simply because of the “churn” of people moving into and out of town.

The 2000 Census reported that almost 43 percent of Montanans moved from one house to another in

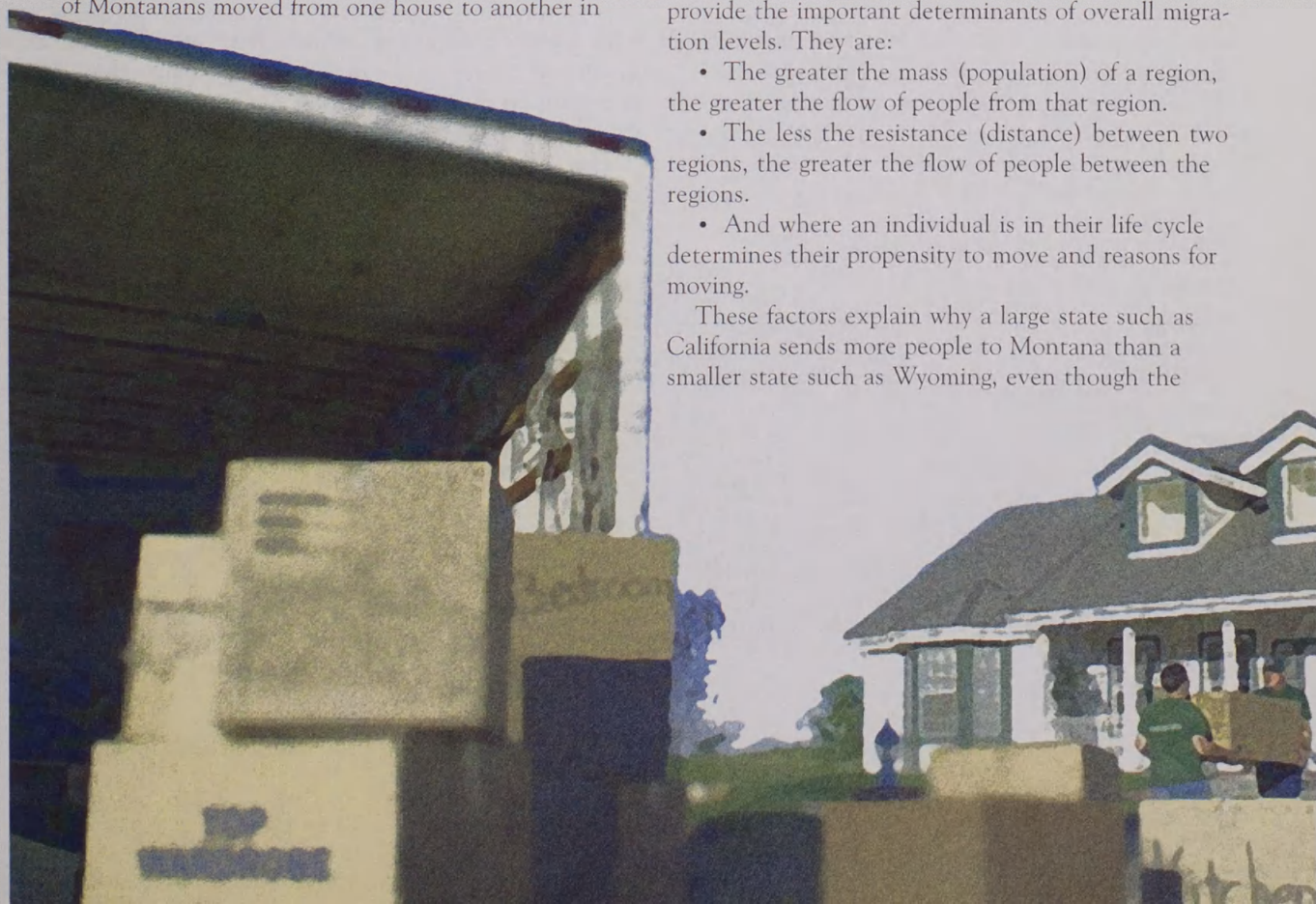
the last five years, and about 22 percent moved from a different state. Combined with mortgage rates at their lowest levels in a generation, this increasing mobility provides most of the explanation for rising house prices and increased home construction.

People move for a variety of reasons. Research at The University of Montana's Bureau of Business and Economic Research has shown that age, family, and jobs are the most-cited reasons why people move. But when we look at the overall flow of people from one area to another, we find that physics provides a better explanation for that motivation. Also, gross migration flows (people moving into and out of an area) may be relatively large, even though net migration (excess in-migrants over out-migrants) may be relatively small.

Two properties from physics plus demographics provide the important determinants of overall migration levels. They are:

- The greater the mass (population) of a region, the greater the flow of people from that region.
- The less the resistance (distance) between two regions, the greater the flow of people between the regions.
- And where an individual is in their life cycle determines their propensity to move and reasons for moving.

These factors explain why a large state such as California sends more people to Montana than a smaller state such as Wyoming, even though the





distance (resistance) is greater. The close proximity of Idaho generates more migrants to Montana than Nebraska – a state of similar size, but greater distance. Young people tend to move from less populated to more populated counties, while older people tend to move the other direction, from more populated to less populated areas.

The following pages display migration data for Montana's major communities. These figures are published by the U.S. Internal Revenue Service and are generated by analyzing individual tax returns. Addresses of returns from individual taxpayers are compared year-to-year and migratory flows are generated. Displayed are data from the years 1991-2003 for the counties in Montana representing most of the state's population change.

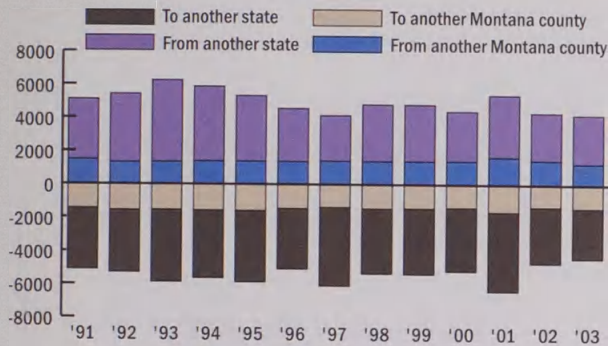
The first chart shows the gross flows into a county

from another Montana county and from another state. These bars are above the horizontal axis. Below the axis, outflows to another Montana county and a different state are shown.

The next chart displays net migration from different Montana counties and different states. These flows vary from year to year and are different for each county shown.

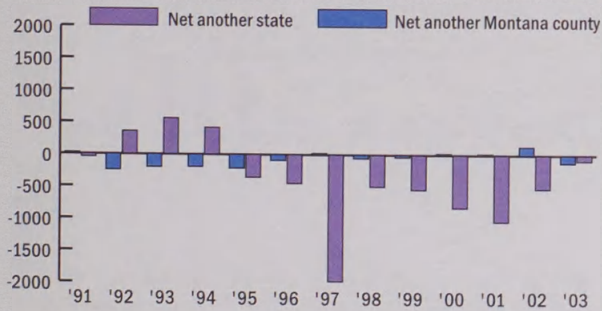
The U.S. Bureau of the Census also released county-to-county gross flows from the 2000 Census. The maps display the 1995 residence of all people living in a selected county in 2000. These maps illustrate the determinants of migration – why did that new family move to the neighborhood and where did they come from?

Figure 1
Gross Migration, Cascade County, 1991-2003



Source: U.S. Internal Revenue Service.

Figure 2
Net Migration, Cascade County, 1991-2003

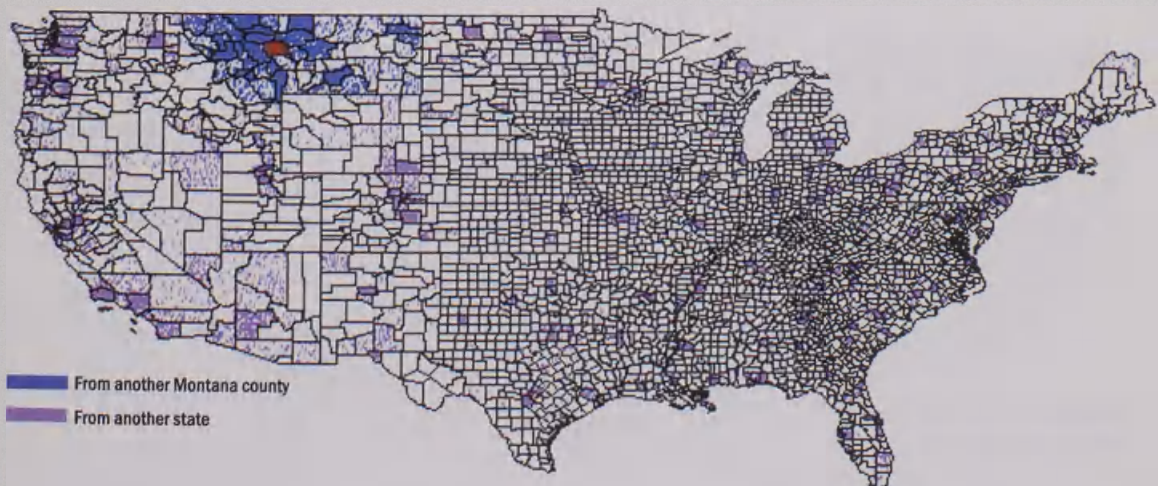


Source: U.S. Internal Revenue Service.

Cascade County

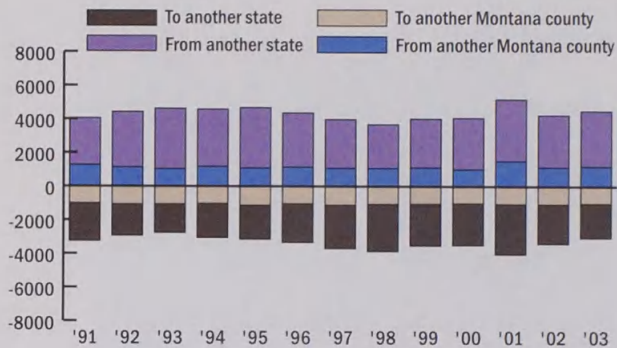
Malmstrom Air Force Base gives Cascade County the largest "churn." Between 5,000 and 6,000 people move in and out each year, mostly to and from other states. Since 1995, Cascade County lost more people than it gained.

Figure 3
Cascade County Residence in 1995



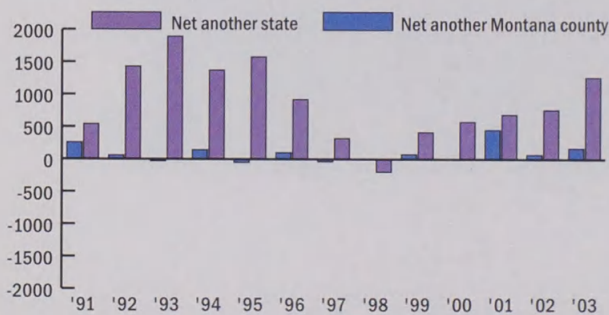
Source: U.S. Bureau of the Census.

Figure 4
Gross Migration, Flathead County, 1991-2003



Source: U.S. Internal Revenue Service.

Figure 5
Net Migration, Flathead County, 1991-2003

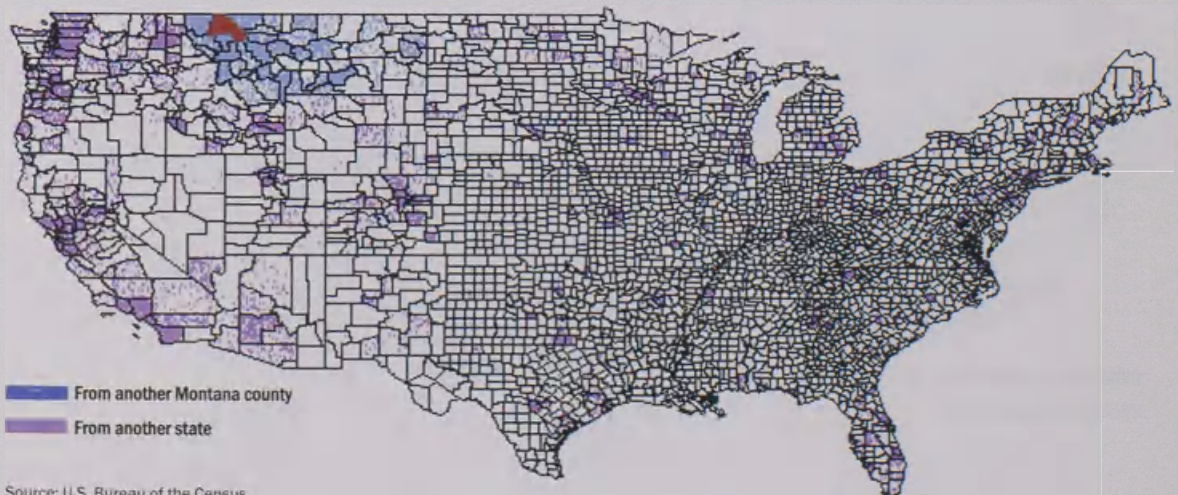


Source: U.S. Internal Revenue Service.

Flathead County

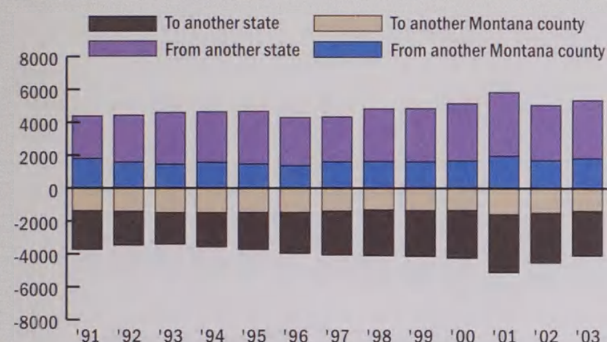
Flathead County experienced net in-migration from other states throughout the 1990s and early 2000s. Migration peaked in 1993, with nearly 3,000 people moving in from other states and only 1,000 moving out.

Figure 6
Flathead County Residence in 1995



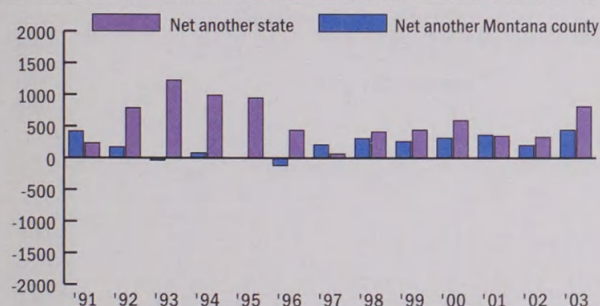
Source: U.S. Bureau of the Census.

Figure 7
Gross Migration, Gallatin County, 1991-2003



Source: U.S. Internal Revenue Service.

Figure 8
Net Migration, Gallatin County, 1991-2003

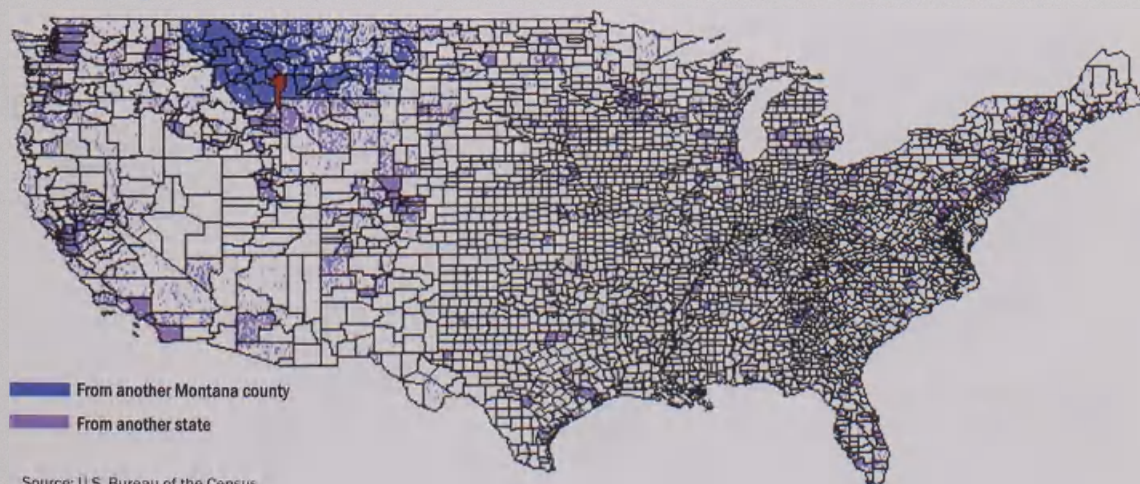


Source: U.S. Internal Revenue Service.

Gallatin County

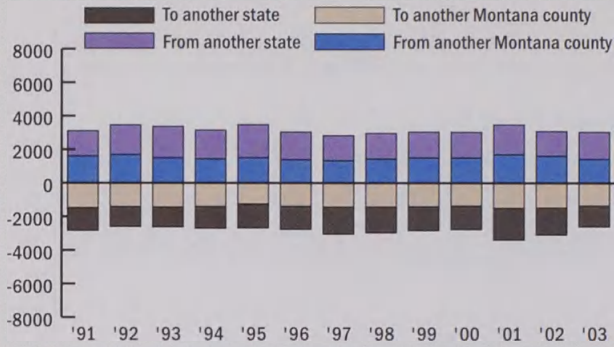
Gallatin County experienced net in-migration throughout the 1990s. These new residents came from urban areas across the United States.

Figure 9
Gallatin County Residence in 1995



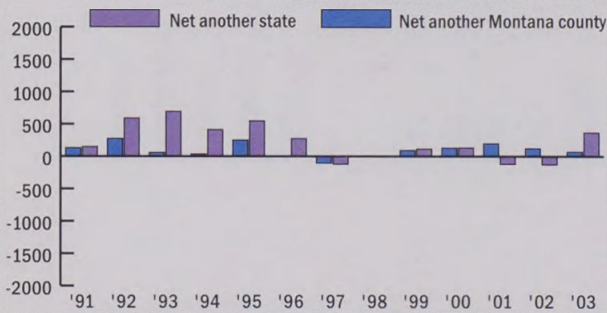
Source: U.S. Bureau of the Census.

Figure 10
Gross Migration, Lewis & Clark County, 1991-2003



Source: U.S. Internal Revenue Service.

Figure 11
Net Migration, Lewis & Clark County, 1991-2003

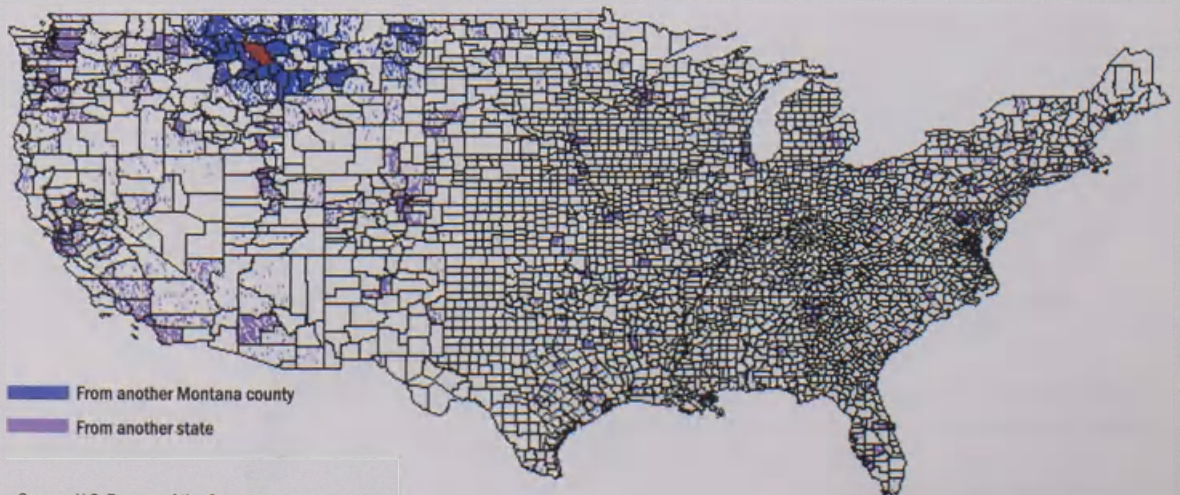


Source: U.S. Internal Revenue Service.

Lewis & Clark County

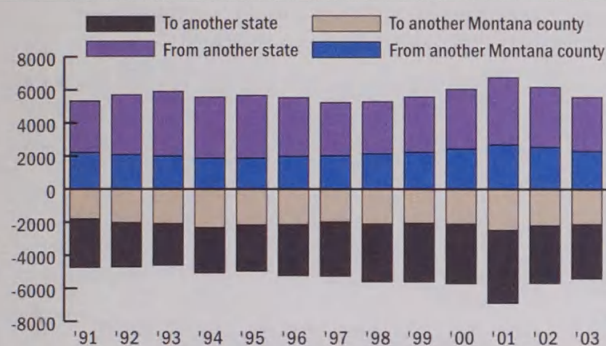
Most of the population churn in Lewis & Clark County is from other Montana counties. Net migration in Lewis & Clark County is essentially zero.

Figure 12
Lewis & Clark County Residence in 1995



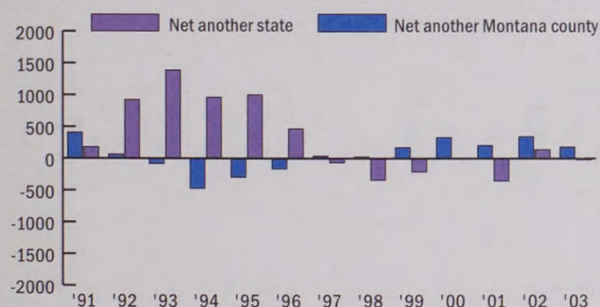
Source: U.S. Bureau of the Census.

Figure 13
Gross Migration, Missoula County, 1991-2003



Source: U.S. Internal Revenue Service.

Figure 14
Net Migration, Missoula County, 1991-2003

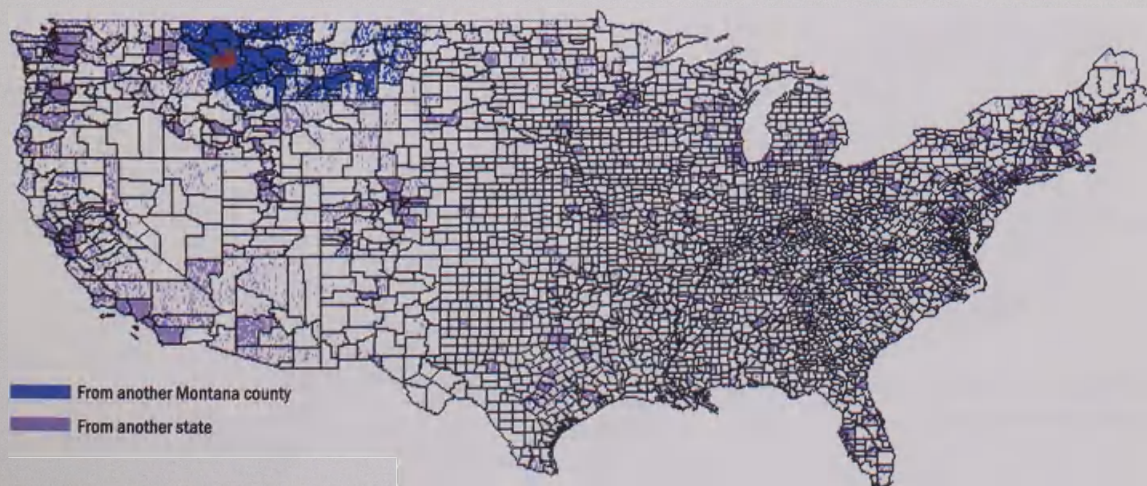


Source: U.S. Internal Revenue Service.

Missoula County

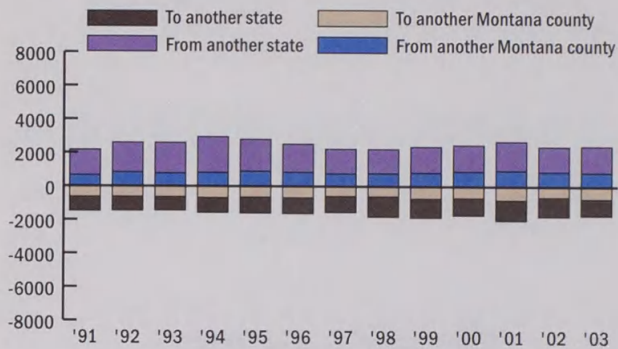
Net migration in Missoula County since 1997 is essentially zero. Nearly 6,000 people move in and out of Missoula County each year. Urban areas on the West Coast and nearby Montana counties provide most of the churn.

Figure 15
Missoula County Residence in 1995



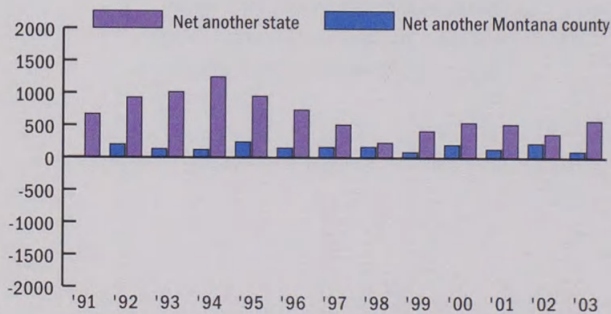
Source: U.S. Bureau of the Census.

Figure 16
Gross Migration, Ravalli County, 1991-2003



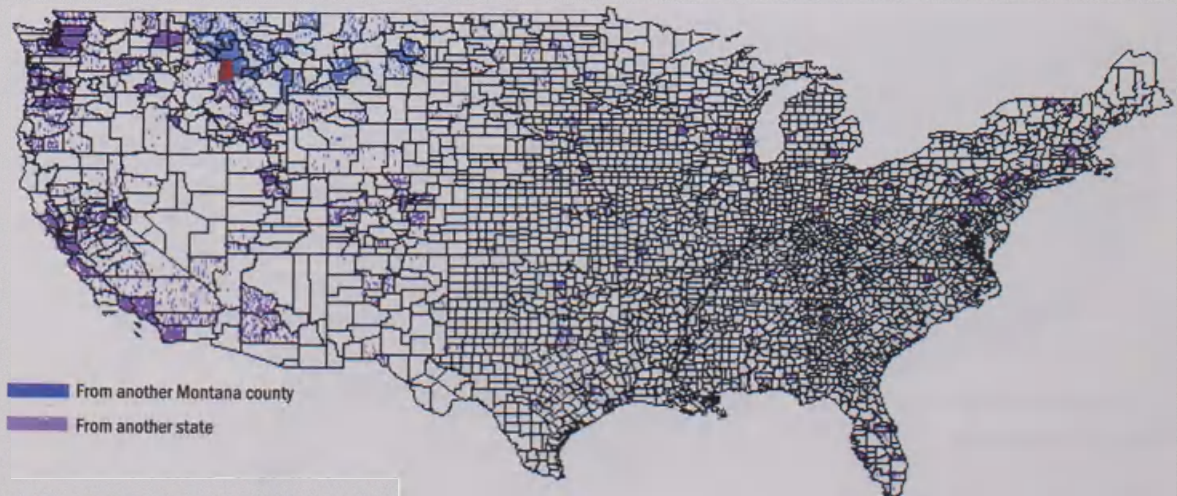
Source: U.S. Internal Revenue Service

Figure 17
Net Migration, Ravalli County, 1991-2003



Source: U.S. Internal Revenue Service

Figure 18
Ravalli County Residence in 1995

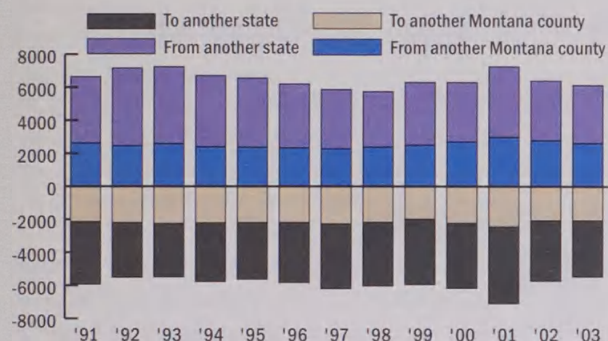


Source: U.S. Bureau of the Census.

Ravalli County

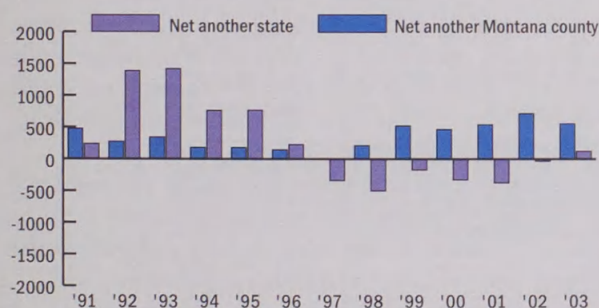
Missoula County and urban areas in other states provide most of the new residents of Ravalli County.

Figure 19
Gross Migration, Yellowstone County, 1991-2003



Source: U.S. Internal Revenue Service.

Figure 20
Net Migration, Yellowstone County, 1991-2003



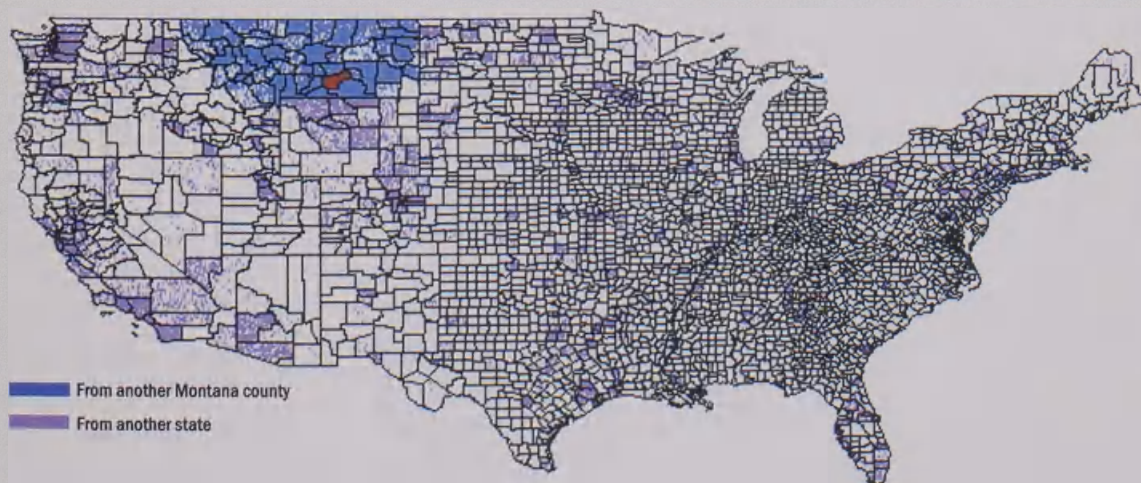
Source: U.S. Internal Revenue Service.

Yellowstone County

About 4,000 people move in and out of Yellowstone County each year from other states. Yellowstone County experienced net in-migration from other Montana counties. □

James T. Sylvester is director of survey operations and an economist at The University of Montana Bureau of Business and Economic Research.

Figure 21
Yellowstone County Residence in 1995



Source: U.S. Bureau of the Census.

Who Offers Benefits?

A Survey of Montana Private Businesses

by **Bradly T. Eldredge and Tyler K. Turner**

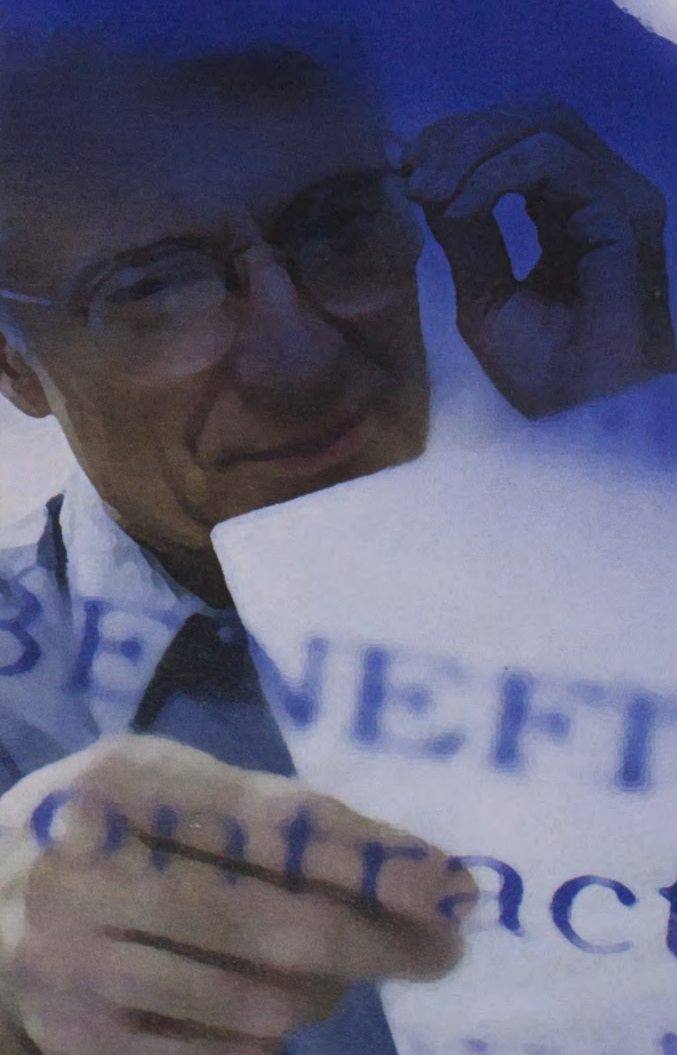
Introduction

Competition among businesses for workers can be intense, especially among businesses that operate in related industries or offer comparable services. Managers faced with these situations will often attempt to attract workers by offering wage and benefit packages that are superior to those offered by their competitors. In order for this strategy to be successful, though, the business community must have access to accurate information. Wage data has long been available through state and national sources; however, data relating to benefit packages offered in Montana has been scarce.

In response to increasing requests for information pertaining to benefit coverage, several states' labor market information agencies, including the Montana Department of Labor and Industry's Research and Analysis Bureau, participated in a pilot survey of private businesses investigating the characteristics of firms that offer benefits. This article summarizes the findings from the 2004 survey. The article will include a brief discussion of the methodology used to conduct the survey, statistical data relating to the percentage of businesses offering retirement, medical, dental, and leave benefits by industry and business size, comparisons to national data, and concluding remarks.

Survey Methodology

Surveys were sent to a sample of 3,420 private businesses, which were drawn from the state's unemployment insurance (UI) files. The UI files exclude self-employed workers and other workers not covered by unemployment insurance, but still cover about 90 percent of Montana's work force. A total of 1,675 businesses responded to the survey, yielding a response rate of 49 percent. The likelihood of a business being chosen for this survey was proportional to its employment size. The survey design ensured a sufficient number of responses from each major industry category to permit comparisons across industries.



Retirement Benefits

The survey asked employers about two basic types of retirement packages: defined benefit plans and defined contribution plans. Defined benefit plans provide a payment based on a predetermined formula set by the company, while defined contribution plans require the employer to contribute a fixed amount to the employee's retirement fund without guaranteeing a specific return on investment.

Table 1 contains data pertaining to retirement plans offered to full-time workers by industry and business size. The table shows that 41 percent of businesses offered defined contribution plans, while

only 8 percent offered defined benefit plans. A majority of businesses offered defined contribution plans in eight of the 18 industries. Defined benefit plans were much less popular; with the exception of firms in the utility industry, very few firms offered these plans. Table 1 also reveals that the likelihood of a business offering a retirement plan increased with size. This suggests that large companies' ability to spread fixed investment costs over a greater number of employees allows them to take advantage of lower average costs per employee when offering retirement plans.

Table 1
Percent of Montana Private Businesses Offering Retirement and Health Care Benefits

	Retirement		Health Care	
	Defined Benefit	Defined Contribution	Medical Care	Dental Care
Total				
Full-time	8.4%	41.5%	55.2%	28.9%
Part-time	4.4%	18.5%	13.2%	7.8%
Industries				
Mining	7.7%	31.4%	54.7%	30.6%
Utilities	40.6%	50.4%	55.7%	40.0%
Construction	1.7%	21.7%	44.8%	16.1%
Manufacturing	7.1%	53.1%	56.0%	30.3%
Wholesale trade	15.0%	53.1%	68.5%	33.3%
Retail trade	10.0%	35.9%	49.2%	29.1%
Transportation and warehousing	1.3%	29.2%	54.0%	32.3%
Information	11.5%	33.1%	50.9%	30.5%
Finance and insurance	11.3%	65.7%	73.8%	41.1%
Real estate and rental and leasing	0.0%	19.0%	32.8%	13.0%
Professional, scientific, and technical services	7.1%	54.1%	64.9%	36.5%
Management of companies and enterprises	10.4%	63.2%	90.1%	73.1%
Administrative support and waste	24.8%	50.4%	62.3%	48.6%
Educational services	7.2%	23.6%	39.0%	17.7%
Health care and social assistance	14.3%	56.7%	52.4%	17.7%
Arts, entertainment, and recreation	4.9%	16.9%	35.8%	19.9%
Accommodation and food services	0.0%	20.0%	39.4%	24.9%
Other services, excluding public administration	7.1%	27.1%	36.7%	18.4%
Size Classes				
Less than 10 employees	7.2%	32.1%	42.4%	18.9%
10 to 49 employees	7.8%	50.7%	70.8%	42.8%
50 to 99 employees	15.7%	63.7%	82.7%	57.0%
100 to 249 employees	16.3%	69.3%	86.1%	72.6%
250 or more employees	21.5%	88.8%	100.0%	89.5%

Source: Montana Department of Labor and Industry, Research and Analysis Bureau.

Health Care Benefits

Table 1 also lists two types of health care benefits: medical and dental. More than half of all businesses surveyed offered medical coverage. A closer examination of Table 1 reveals that in 11 industries more than half of the businesses offered insurance to their employees. In three industries – management of companies and enterprises, finance and insurance, and wholesale trade – more than two-thirds of businesses offered medical coverage. Average wages in these industries are among the highest in Montana, so it is not surprising that these businesses are more likely to offer benefits. Additionally, Table 1 shows a distinct relationship between size of business

and coverage. Larger businesses are much more likely to offer coverage than smaller businesses. In fact, all businesses with more than 250 workers offered medical benefits to their employees.

Data on dental coverage in Table 1 shows fewer businesses offered dental coverage than offered medical benefits. About one-fourth of all businesses offered dental benefits. Management of companies and enterprises was the only industry where a majority of surveyed firms offered dental coverage. Small firms appear to have a significant effect on these averages. Over half of businesses with 50 or more employees offered dental benefits, compared to only 19 percent of businesses employing less than 10 workers.

Table 2
Percent of Montana Private Businesses
Offering Paid Leave Benefits

	Vacation	Sick Leave	Holiday
Total			
Full-time	72.6%	37.9%	58.2%
Part-time	23.1%	12.8%	22.6%
Industries			
Mining	71.0%	28.7%	51.2%
Utilities	56.3%	51.7%	57.5%
Construction	44.0%	14.5%	28.2%
Manufacturing	78.3%	23.9%	81.4%
Wholesale trade	82.3%	56.4%	74.6%
Retail trade	71.9%	28.1%	48.9%
Transportation and warehousing	54.0%	22.6%	49.0%
Information	66.9%	52.5%	62.8%
Finance and insurance	83.3%	71.5%	84.4%
Real estate and rental and leasing	68.9%	35.0%	50.0%
Professional, scientific, and technical services	73.7%	48.7%	79.9%
Management of companies and enterprises	84.4%	40.4%	69.8%
Administrative support and waste	61.5%	40.2%	75.0%
Educational services	49.0%	43.2%	44.1%
Health care and social assistance	85.1%	59.9%	70.6%
Arts, entertainment, and recreation	46.6%	17.2%	23.8%
Accommodation and food services	49.6%	12.2%	17.2%
Other services, excluding public administration	65.2%	23.3%	46.4%
Size Classes			
Less than 10 employees	62.2%	31.1%	50.3%
10 to 49 employees	77.0%	42.1%	60.9%
50 to 99 employees	82.6%	47.6%	62.6%
100 to 249 employees	83.9%	54.5%	72.4%
250 or more employees	63.6%	63.2%	54.7%

Source: Montana Department of Labor and Industry, Research and Analysis Bureau.

Table 3
Percent of U.S. and Montana Private Businesses
Offering Retirement and Health Care Benefits

	Retirement		Health Care
	Defined Benefit	Defined Contribution	Medical Care
Total			
U.S.	11.0%	48.0%	63.0%
Montana	8.4%	41.5%	55.2%
Industries			
Goods Producing			
U.S.	12.0%	47.0%	63.0%
Montana	3.2%	29.4%	37.0%
Service Providing			
U.S.	11.0%	49.0%	63.0%
Montana	8.7%	40.0%	54.3%
Size Classes			
Less than 99 employees			
U.S.	10.0%	47.0%	61.0%
Montana	7.6%	37.6%	50.6%
100 or more employees			
U.S.	32.0%	87.0%	96.0%
Montana	17.1%	72.2%	88.2%

Source: Montana Department of Labor and Industry, Research and Analysis Bureau.

Paid Leave Benefits

Paid leave benefits, shown in Table 2, include vacation, sick leave, and holidays. Nearly 73 percent of businesses indicated they provide paid vacation, a higher percentage than offered paid sick leave or paid holidays. Table 2 shows that in four industries – construction; private education; arts, entertainment, and recreation; and accommodation and food services – less than half of businesses offered paid vacation. These industries exhibit seasonal employment patterns that lead to periods of unemployment throughout the year. So it is not surprising that many businesses in these industries do not offer vacation benefits.

Table 2 also shows that nearly 60 percent of businesses offered paid holiday leave. Industries with businesses that were more likely to offer paid vacations also were more likely to offer holiday leave. In contrast to health and retirement benefits, business size appears unrelated to the likelihood a business will offer paid vacation or holiday leave.

A significantly lower percentage of businesses (38 percent) offered paid sick leave. Table 2 shows that a majority of businesses offered sick leave in only five of 18 industries. Unlike vacation and holiday leave, larger businesses appear more likely to offer sick leave benefits.

National Benefits

Table 3 compares the percentage of businesses offering retirement and medical benefits in Montana to corresponding national averages. Limitations in the national data prevent a detailed examination of industry and size classifications. However, several broad comparisons can be made. Table 3 shows that in every industry and size classification, a lower proportion of Montana firms offered benefits than their national counterparts. Nationally, there was little difference in the rate at which goods-producing and service-providing businesses offered benefits. In Montana, however, businesses within goods-producing industries offered benefits at a much lower rate

than those in service-providing industries. Montana's lack of large-scale manufacturing firms could contribute to this gap.

Table 3 also contains data on two broad business size categories: businesses with less than 100 employees and businesses with at least 100 employees. Not surprisingly, for both U.S. and Montana data, businesses are more likely to offer benefits if they employ at least 100 workers. The rates at which Montana businesses offer benefits are consistently lower than the corresponding U.S. rates for all industry and size classes.

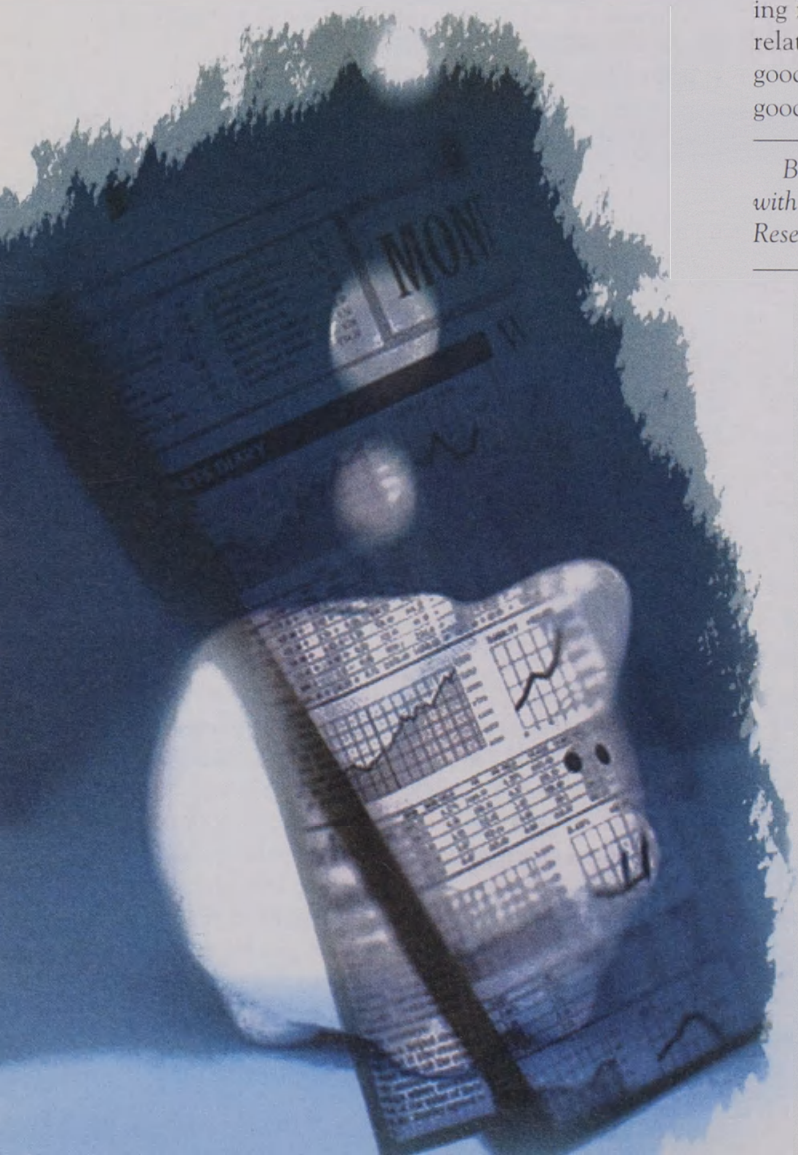
Conclusion

The results of this survey provide a preliminary look at the frequency with which Montana businesses

provide benefits to their workers and yield several key conclusions. First, most businesses prefer defined contribution plans to defined benefit plans. Under defined contribution plans, employees bear the investment risks, but also enjoy greater freedom in their investment decisions. Second, the survey indicates that businesses in high-wage industries are much more likely to offer benefits than those in low-wage industries. This is an important point for policymakers, as an exclusive focus on industry wage differences probably underestimates the payoff for working in a high-wage industry.

Third, a greater proportion of large firms offered benefits than did smaller firms. An important relationship exists between business size and employee benefits. Paid vacation and holiday leave were the only benefits where this relationship did not hold true. Finally, businesses in Montana offered benefits at rates consistently lower than the national average. This gap was most pronounced in the goods-producing industries, which is not surprising given the relatively low wages paid to Montana workers in goods-producing industries compared with wages in goods-producing industries at the national level. □

Bradly T. Eldredge and Tyler K. Turner are economists with the Montana Department of Labor and Industry's Research and Analysis Bureau.



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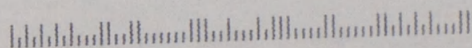


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